

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Brenner, Spiller & Archer  
 175 Richey Ave  
 Collingswood, NJ 08107  
 856-963-5000  
 856-858-4371  
 Attorney for Debtor(s)

In Re:

Robert Bering

Case Number: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: \_\_\_\_\_



Order Filed on November 1, 2018  
 by Clerk

U.S. Bankruptcy Court  
 District of New Jersey  
**Michael B. Kaplan**

13

Recommended Local Form:

Followed

Modified

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (3) is hereby  
**ORDERED.**

**DATED: November 1, 2018**

  
 Honorable Michael B. Kaplan  
 United States Bankruptcy Judge

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Debtor: Robert Bering

Case No: 14-30861

Caption of Order: Order Resolving Creditor's Certification of Default

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Upon consideration of creditor, SN Servicing Corporation, as servicer for US Bank Trust, N.A.'s Certification of Default, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

**ORDERED** as follows:

1. Status of post-petition arrearages:

- The Debtor is overdue for 12 months from 11/17/2017 to 10/17/2018.

Funds Held in Suspense \$1,390.95

Total Arrearages Due \$24,766.16

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on November 1, 2018, regular monthly mortgage payments shall continue to be made in the amount of \$2,159.95.
- The amount of \$10,000 shall be sent to the lender by 10/12/18.
- The amount of \$5,000.00 shall be sent to the lender by 10/31/18.
- The remaining arrears in the amount of \$9,766.16 shall be paid in 2 installments of \$4,883.08 made by 11/30/18 and 12/30/18.

3. In the event of Default:

- If the Debtor fails to make any regular payment or the additional cure payment within fourteen (14) days of the date the payments are due, then the Secured Creditor may obtain an order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

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Debtor: Robert Bering

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4. Award of Attorney's Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00

The fees and costs are payable:

- Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.

  
Kenneth J. Borger, Esq.  
Attorney for Debtor(s)  
Date:

/s/ Jonathan Schwalb, Esq.  
Jonathan Schwalb  
Attorney for Secured Creditor  
Date: 10/19/18

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert L. Bering Jr.  
 Debtor

Case No. 14-30861-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Nov 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2018.

db +Robert L. Bering Jr., 106 Grouser Rd, Somerset, NJ 08873-7144

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc. nj.bkecf@fedphe.com

Andrew Thomas Archer on behalf of Debtor Robert L. Bering Jr. aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com/r64966@notify.bestcase.com

Brad J. Spiller on behalf of Debtor Robert L. Bering Jr. bankruptcy@brennerlawoffice.com, aarcher@brennerlawoffice.com

Denise E. Carlon on behalf of Creditor PROF-2014-S2 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc. cmecf@sternlav.com

Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com

Michael Frederick Dingerdissen on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") nj.bkecf@fedphe.com

Michael Frederick Dingerdissen on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc. nj.bkecf@fedphe.com

TOTAL: 10